

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Roseanne Gonzales  
 Debtor

Case No. 12-15430-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
Form ID: 138NEWPage 1 of 2  
Total Noticed: 30

Date Rcvd: Jan 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2018.

db +Roseanne Gonzales, 6903 Roosevelt Boulevard, Philadelphia, PA 19149-1932  
 cr +WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS, c/o Robertson, Anschutz & Schneid, P.L.,  
       6409 Congress Avenue, BOCA RATON, FL 33487-2853  
 cr +Wilmington Trust National Association et al., Robertson, Anschutz & Schneid, P.L.,  
       6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 12780207 CBCS, PO BOX 69, COLUMBUS OH 43216  
 12780212 DaimlerChrysler Financial Services Ameri, Trustee Payment Dept. #100301, P.O. Box 55000,  
       Detroit, Michigan 48255-1003  
 12780213 DaimlerChrysler Financial Services Ameri, Trustee Payments, P.O. Box 9001897,  
       Louisville, Kentucky 40290-1897  
 12780215 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 12780216 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558  
 13996513 +Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357  
 12780217 +GREGG MORRIS, ESQUIRE, PATENAUDA & FELIX, 213 E MAIN STREET, CARNEGIE, PA 15106-2701  
 12780219 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,  
       Harrisburg, PA 17120-0946  
 12780220 PENNYMAC, PO BOX 514387, LOS ANGELES CA 90051-4387  
 12900237 +PNMAC MORTGAGE OPPORTUNITY FUND INVESTORS, LLC, C/O PENNYMAC LOAN SERVICES, LLC,  
       6101 CONDOR DRIVE SUITE #330, MOORPARK, CA 93021-2602  
 12793349 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
       3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
 12810592 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
       Attn: Bankruptcy Dept 3F  
 12780222 +Trans Union Corporation, Public Records Department, 555 West Adams Street,  
       Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 18 2018 01:52:46 City of Philadelphia,  
       City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
       Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 18 2018 01:51:54  
       Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
       Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 18 2018 01:52:20 U.S. Attorney Office,  
       c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12780211 E-mail/Text: bankruptcy@phila.gov Jan 18 2018 01:52:45 City of Philadelphia,  
       Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102  
 12780210 E-mail/Text: bankruptcy@phila.gov Jan 18 2018 01:52:46 City of Philadelphia,  
       Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102  
 12915606 E-mail/Text: bankruptcy@phila.gov Jan 18 2018 01:52:46 City of Philadelphia,  
       SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,  
       1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
 12780208 +E-mail/Text: ecf@ccpclaw.com Jan 18 2018 01:51:20 Cibik and Cataldo, P.C.,  
       2225 S. 15th Street, Suite 1635, Philadelphia, PA 19102, ccpc@ccpclaw.com 19102-3825  
 12780209 +E-mail/Text: ecf@ccpclaw.com Jan 18 2018 01:51:20 Cibik and Cataldo, P.C.,  
       1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
 12780214 E-mail/Text: mrdiscen@discover.com Jan 18 2018 01:51:20 Discover Card, PO Box 3008,  
       NEW ALBANY OH 43054-3008  
 12785905 E-mail/Text: mrdiscen@discover.com Jan 18 2018 01:51:20 Discover Bank,  
       DB Servicing Corporation, PO Box 3025, New Albany OH 43054-3025  
 12780218 E-mail/Text: cio.bncmail@irs.gov Jan 18 2018 01:51:28 I.R.S., P.O. Box 7346,  
       Philadelphia, PA 19101-7346  
 12780221 +E-mail/Text: nod.referrals@fedphe.com Jan 18 2018 01:51:21 Phelan, Halinan & Smieg,  
       Suite 1400, 1617 JFK Boulevard, Philadelphia, PA 19103-1814  
 12842290 E-mail/Text: bnc-quantum@quantum3group.com Jan 18 2018 01:51:35  
       Quantum3 Group LLC as agent for, Galaxy Asset Purchasing LLC, PO Box 788,  
       Kirkland, WA 98083-0788  
 12780223 E-mail/Text: bnc@alltran.com Jan 18 2018 01:51:22 UNITED RECOVERY SYSTEMS, PO BOX 722929,  
       HOUSTON TX 77272-2929

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
       3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: JEGilmore  
Form ID: 138NEW

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Jan 17, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2018 at the address(es) listed below:

JEREMY JOHN KOBESKI on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Pnmac Mortgage Opportunity Fund Investors, LLC  
paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor PNMAC Mortgage Opportunity Fund Investors, LLC, et. al.  
paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor PennyMac Loan Services, LLC  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
KARROLLANNE CAYCE on behalf of Creditor PennyMac Loan Services, LLC ecfmail@aldridgeppte.com,  
kcayce@ecf.inforuptcy.com  
KARROLLANNE CAYCE on behalf of Creditor PNMAC MORTGAGE OPPORTUNITY FUND INVESTORS, LLC, BY  
PENNYMAC LOAN SERVICES, LLC, ITS SERVICING AGENT ecfmail@aldridgeppte.com,  
kcayce@ecf.inforuptcy.com  
MICHAEL A. CATALDO2 on behalf of Debtor Roseanne Gonzales ecf@ccpclaw.com,  
cataldomr70146@notify.bestcase.com  
MICHAEL A. CIBIK2 on behalf of Debtor Roseanne Gonzales ecf@ccpclaw.com,  
cibikmr70146@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor PNMAC Mortgage Opportunity Fund Investors, LLC, et.  
al. bkgroup@kmllawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, not in its  
individual capacity, but solely as trustee for MFRA Trust 2014-2 bkgroup@kmllawgroup.com  
ROBERT PATRICK WENDT on behalf of Creditor PNMAC Mortgage Opportunity Fund Investors, LLC,  
et. al. paeb@fedphe.com  
THOMAS I. PULEO on behalf of Creditor PNMAC MORTGAGE OPPORTUNITY FUND INVESTORS, LLC, BY  
PENNYMAC LOAN SERVICES, LLC, ITS SERVICING AGENT tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

In Re: Roseanne Gonzales

Debtor(s)

Bankruptcy No: 12-15430-elf  
Chapter: 13

---

***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 1/17/18